

In re:  
Lusine Cristine Dokuzyan  
Debtor

Case No. 22-10283-MB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-1

User: admin

Page 1 of 3

Date Rcvd: Jun 20, 2023

Form ID: 318a

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2023:

Recip ID	Recipient Name and Address
db	+ Lusine Cristine Dokuzyan, 7635 Bluebell Ave., North Hollywood, CA 91605-2002
cr	+ Hovanes John Tonoyan, PO Box 3047, North Hollywood, CA 91609
41120026	+ Araik Tonoyan, c/o Hovanes Tonoyan, 3144 Mesa Verde Dr., Burbank, CA 91504-1635
41402018	+ Hovanes John Tonoyan, PO Box 3074, Glendale, CA 91221-0074
41120039	++ SCOTT&ASSOCIATES, 1445 HUNTINGTON DRIVE, SOUTH PASADENA CA 91030-4553 address filed with court.; Law Office of Harris & Zide, Attn: Bankruptcy Legal Dept., 1445 Huntington Dr. # 300, South Pasadena, CA 91030

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Jun 21 2023 10:52:00	Employment Development Dept., Bankruptcy Group MIC 92E, P. O. Box 826880, Sacramento, CA 94280-0001
smg	Email/Text: finance.bankruptcy@lacity.org	Jun 21 2023 14:53:00	Los Angeles City Clerk, P. O. Box 53200, Los Angeles, CA 90053-0200
41131820	+ Email/Text: backoffice@affirm.com	Jun 21 2023 14:54:00	Affirm Loan Services LLC, 650 California St., 12th Flr, San Francisco, CA 94108-2716
41120025	+ Email/PDF: bncnotices@becket-lee.com	Jun 21 2023 14:59:41	American Express, P.O. Box 981537, El Paso, TX 79998-1537
41333167	Email/PDF: bncnotices@becket-lee.com	Jun 21 2023 14:59:46	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
41131819	Email/Text: jcarlick@crossriver.com	Jun 21 2023 14:54:00	Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666
41120027	+ EDI: CAPITALONE.COM	Jun 21 2023 10:52:00	Capital One Bank USA, N.A., P.O. Box 31293, Salt Lake City, UT 84131-0293
41334683	EDI: CAPITALONE.COM	Jun 21 2023 10:52:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
41317308	EDI: CITICORP.COM	Jun 21 2023 10:52:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
41120028	+ EDI: CITICORP.COM	Jun 21 2023 10:52:00	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
41120029	+ EDI: WFNNB.COM	Jun 21 2023 10:52:00	Comenity Capital Bank (BK Dept), P.O. Box 182125, Columbus, OH 43218-2125
41120031	EDI: DISCOVER.COM	Jun 21 2023 10:52:00	Discover Bank, P.O. Box 15316, Attn.: CMS/Prod.

District/off: 0973-1

User: admin

Page 2 of 3

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41120030	+ EDI: CITICORP.COM	Jun 21 2023 10:52:00	Develop., Wilmington, DE 19850
41324622	EDI: DISCOVER.COM	Jun 21 2023 10:52:00	Department Store National Bank, PO BOX 8218, Mason, OH 45040
41120032	Email/Text: bankruptcycourts@equifax.com	Jun 21 2023 14:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
41120033	^ MEBN	Jun 21 2023 14:54:00	Equifax, P.O. Box 740256, Atlanta, GA 30374
41120034	+ EDI: CALTAX.COM	Jun 21 2023 14:48:39	Experian, P.O. Box 4500, Allen, TX 75013-1311
41120036	+ EDI: IRS.COM	Jun 21 2023 10:58:00	Franchise Tax Board, Bankruptcy Section MS A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41401540	EDI: JEFFERSONCAP.COM	Jun 21 2023 10:52:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
41120037	EDI: JPMORGANCHASE	Jun 21 2023 10:58:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
41120038	EDI: JPMORGANCHASE	Jun 21 2023 10:52:00	JPMCB Card Services, 301 N. Walnut St., Floor 09, Wilmington, DE 19801
41328378	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 21 2023 10:52:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
41120040	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 21 2023 14:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
41120041	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 21 2023 14:54:00	Midland Credit Management, P.O. Box 939069, San Diego, CA 92193-9069
41120043	EDI: PRA.COM	Jun 21 2023 14:54:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
41120039	Email/Text: CAFilings@Scott-pc.com	Jun 21 2023 10:52:00	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
41120044	+ EDI: RMSC.COM	Jun 21 2023 14:54:00	Law Office of Harris & Zide, Attn: Bankruptcy Legal Dept., 1445 Huntington Dr. # 300, South Pasadena, CA 91030
41120045	+ EDI: RMSC.COM	Jun 21 2023 10:52:00	Synch/PayPal Credit, P.O. Box 965005, Orlando, FL 32896-5005
41120046	+ EDI: RMSC.COM	Jun 21 2023 10:52:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
41120047	+ EDI: RMSC.COM	Jun 21 2023 10:52:00	Synchrony Bank (Bankruptcy Dept), PO Box 965060, Orlando, FL 32896-5060
41120048	^ MEBN	Jun 21 2023 10:52:00	Synchrony Bank (Bankruptcy Dept.), Attn Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
		Jun 21 2023 14:48:47	TransUnion, P.O. Box 2000, Chester, PA 19016-2000

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
41131821		Hovanes Tonoyan, 72 Shalva Nutsbidze St #13, T'bilisi, Tbilisi, GA
smg	*	Franchise Tax Board, Bankruptcy Section MS: A-340, P. O. Box 2952, Sacramento, CA 95812-2952
41120240	*+	American Express, P.O. Box 981537, El Paso, TX 79998-1537
41120241	*+	Araik Tonoyan, c/o Hovanes Tonoyan, 3144 Mesa Verde Dr., Burbank, CA 91504-1635

District/off: 0973-1

User: admin

Page 3 of 3

Date Rcvd: Jun 20, 2023

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41120242	*+	Capital One Bank USA, N.A., P.O. Box 31293, Salt Lake City, UT 84131-0293
41120243	*+	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
41120244	*+	Comenity Capital Bank (BK Dept), P.O. Box 182125, Columbus, OH 43218-2125
41120246	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, P.O. Box 15316, Attn: CMS/Prod. Develop., Wilmington, DE 19850
41120245	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank, PO BOX 8218, Mason, OH 45040
41120247	*P++	EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309, address filed with court:, Equifax, P.O. Box 740256, Atlanta, GA 30374
41120248	*+	Experian, P.O. Box 4500, Allen, TX 75013-1311
41120249	*+	Franchise Tax Board, Bankruptcy Section MS A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41120250	*+	Hunt & Henriques, Attn: Bankruptcy Legal Dept., 151 Bernal Rd. Suite 8, San Jose, CA 95119-1306
41120251	*+	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
41120252	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card Services, 301 N. Walnut St., Floor 09, Wilmington, DE 19801
41120253	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
41120255	*+	Midland Credit Management, P.O. Box 939069, San Diego, CA 92193-9069
41120256	*+	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
41120258	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
41120257	*+	Patenaude Felix APC, Attn: Bankruptcy Legal Dept., 4545 Murphy Canyon Rd. 3rd Floor, San Diego, CA 92123-4363
41120254	*P++	SCOTT&ASSOCIATES, 1445 HUNTINGTON DRIVE, SOUTH PASADENA CA 91030-4553, address filed with court:, Law Office of Harris & Zide, Attn: Bankruptcy Legal Dept., 1445 Huntington Dr. # 300, South Pasadena, CA 91030
41120259	*+	Syncb/PayPal Credit, P.O. Box 965005, Orlando, FL 32896-5005
41120260	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
41120261	*+	Synchrony Bank (Bankruptcy Dept), PO Box 965060, Orlando, FL 32896-5060
41120262	*+	Synchrony Bank (Bankruptcy Dept.), Attn Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
41120263	*+	TransUnion, P.O. Box 2000, Chester, PA 19016-2000
41120035	###	Hunt & Henriques, Attn: Bankruptcy Legal Dept., 151 Bernal Rd. Suite 8, San Jose, CA 95119-1306
41120042	###	Patenaude Felix APC, Attn: Bankruptcy Legal Dept., 4545 Murphy Canyon Rd. 3rd Floor, San Diego, CA 92123-4363

TOTAL: 1 Undeliverable, 25 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2023 at the address(es) listed below:**

Name	Email Address
Amy L Goldman (TR)	marisol.jaramillo@lewisbrisbois.com AGoldman@iq7technology.com;ecf.alert+Goldman@titlexi.com
Sevan Gorginian	on behalf of Debtor Lusine Cristine Dokuzyan sevan@gorginianlaw.com 2486@notices.nextchapterbk.com;ani@gorginianlaw.com
United States Trustee (SV)	ustpreion16.wh.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Lusine Cristine Dokuzyan</u>	Social Security number or ITIN	xxx-xx-9313
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number:	1:22-bk-10283-MB		

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lusine Cristine Dokuzyan

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 6/20/23

**Dated:** 6/20/23

**By the court:** Martin R. Barash  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

48/AUTU

For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**